Official Form 14966/99-38292 DOC	1 Filed 10/14/09	Entered 1	10/14/09 12:0	9:55 Desc Mam	
United States Bankruptcy ElacumentDISTRICT OF			26	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle):			Debtor (Spouse) (Las	st, First, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			nes used by the Joint lied, maiden, and trade	Debtor in the last 8 years names):	
Last four digits of Soc. Sec./Complete EIN or other Tax state all):	I.D. No. (if more than one,	Last four digit one, state all):		ete EIN or other Tax I.D. No. (if more than	
Street Address of Debtor (No. and Street, City, and State	e):	Street Address	s of Joint Debtor (No.	and Street, City, and State):	
	ZIP CODE		ZIP CODE		
County of Residence or of the Principal Place of Busine	ess:	County of Res	sidence or of the Princ	ipal Place of Business:	
Mailing Address of Debtor (if different from street addr	ess):	Mailing Addre	ess of Joint Debtor (if	different from street address):	
	ZIP CODE			ZIP CODE	
Location of Principal Assets of Business Debtor (if diffe	erent from street address above):			ZIP CODE	
Type of Debtor (Form of Organization) (Check <b>one</b> box.)	Nature of Busine (Check one box.)	ess		of Bankruptcy Code Under Which etition is Filed (Check one box.)	
Individual (includes Joint Debtors)   See Exhibit D on page 2 of this form.   Corporation (includes LLC and LLP)   Partnership   Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	e as defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
	Other Tax-Exempt Ent			Nature of Debts (Check one box.)	
	city cable.) organization nited States nue Code).	Debts are prima debts, defined i § 101(8) as "inc individual prim personal, famil' hold purpose."	n 11 U.S.C. business debts. curred by an arily for a		
Filing Fee (Check one box	х.)	Check one bo	Cha	pter 11 Debtors	
☐ Full Filing Fee attached.		Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).			
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100  Filing Fee waiver requested (applicable to chapter	rtifying that the debtor is 06(b). See Official Form 3A.	Check if:  Debtor's		debtor as defined in 11 U.S.C. § 101(51D).  gent liquidated debts (excluding debts owed to han \$2 million.	
attach signed application for the court's consideration		Check all app  A plan i  Accepta	plicable boxes: s being filed with this nces of the plan were		
Statistical/Administrative Information				THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					
Estimated Number of Creditors 1- 50- 100- 200- 1,000- 5,001- 10,001- 25,001- 50,001 Over					
49 99 199 999 5,00		50,000	100,000 100,00		
Estimated Assets					
	\$100,000 to \$1 million \$100 mil		ore than \$100 million		
	\$100,000 to \$1 million \$100 mil		ore than \$100 million		

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Voluntary Petitie (This page must b	on Document be completed and filed in every case.)	Page 2 of 26		
	All Prior Bankruptcy Cases Filed Within Last 8 Yo	ears (If more than two, attach additional sheet.)  Case Number:	D . PH 1	
Location Where Filed:			Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affili	iate of this Debtor (If more than one, attach add Case Number:	litional sheet.)  Date Filed:	
District:		Relationship:	Judge:	
10Q) with the Se	Exhibit A  d if debtor is required to file periodic reports (e.g., forms 10K and ecurities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).		
☐ Exhibit A i	is attached and made a part of this petition.	X		
	• •	Signature of Attorney for Debtor(s) (	Date)	
	Exhibit	c		
Does the debtor o	own or have possession of any property that poses or is alleged to pose	a threat of imminent and identifiable harm to pu	blic health or safety?	
Yes, and E	Exhibit C is attached and made a part of this petition.			
☐ No.				
			1	
	Exhibit	: D		
(To be comple	eted by every individual debtor. If a joint petition is filed	Leach spouse must complete and attac	ch a separate Exhibit D.)	
_	it D completed and signed by the debtor is attached and i	-	,	
		made a part of this petition.		
If this is a join	nt petition:			
□ Exhib	it D also completed and signed by the joint debtor is attached	ched and made a part of this petition.		
	Information Regarding t	the Debtor - Venue		
	(Check any applic Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	cable box.) Susiness, or principal assets in this District for	180 days immediately	
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.		
	Debtor is a debtor in a foreign proceeding and has its principal place has no principal place of business or assets in the United States but i this District, or the interests of the parties will be served in regard to	s a defendant in an action or proceeding [in a fe		
	Statement by a Debtor Who Resides as (Check all applica			
	Landlord has a judgment against the debtor for possession of debtor	or's residence. (If box checked, complete the fo	ollowing.)	
		(Name of landlord that obtained judgment)		
		(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi			
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the	

Entered 10/14/09 12:09:55 Desc Main Doc 1 Filed 10/14/09 Page 3 of 26 Document Form B1, Page 3 Official Form 1 (10/06) Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or Signature of Debtor (Corporation/Partnership) partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

	District of
In re	Case No
Debtor(s)	(if known)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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### Official Form 1, Exh. D (10/06) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

Certificate Number: <u>00478-ILN-CC-008606105</u>

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 7, 2009	, at	5:40	o'clock PM PDT,
Michael Greenwald		recei	ved from
Springboard Nonprofit Consumer Credit Ma	nagement,	Inc.	,
an agency approved pursuant to 11 U.S.C	C. § 111 to	provide cre	dit counseling in the
Northern District of Illinois	, an	n individua	l [or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(1	n) and 111	. 1	
A debt repayment plan was not prepared	If a c	lebt repaym	ent plan was prepared, a copy of
the debt repayment plan is attached to thi	s certificat	te.	
This counseling session was conducted b	y internet		
Date: October 7, 2009	Ву	/s/Lupe Hu	izar
	Name	Lupe Huiza	ar
	Title	Certified F	inancial Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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Official Form 1, Exhibit D (10/06)

#### UNITED STATES BANKRUPTCY COURT

	District of	
In re	Case No.	
Debtor(s)	(if know	wn)

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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### Official Form 1, Exh. D (10/06) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
$\Box$ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

Certificate Number: <u>00478-ILN-CC-0086</u>06106

## **CERTIFICATE OF COUNSELING**

I CERTIFY that on October 7, 2009	, at	5:40	o'clock PM PDT,
Donna Greenwald		receive	d from
Springboard Nonprofit Consumer Credit Mar	nagement, I	nc.	,
an agency approved pursuant to 11 U.S.C	. § 111 to	provide credit	counseling in the
Northern District of Illinois	, ar	individual [	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h	and 111.		
A debt repayment plan was not prepared	If a d	ebt repaymen	t plan was prepared, a copy of
the debt repayment plan is attached to this	s certificat	e.	
This counseling session was conducted by	y internet		·
Date: October 7, 2009	Ву	/s/Lupe Huiza	ur
	Name	Lupe Huizar	
	Title	Certified Fina	ancial Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

#### Case 09-38292 Doc 1 B6A (Official Form 6A) (12/07)

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Desc Main

In re _		Case No.	
_	Debtor	 (If known)	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	То	tal <b>≻</b>		

(Report also on Summary of Schedules.)

B6B (Official 48m 63 3 42/97)	Doc 1	Filed 10/14/09	Entered 10/14/09 12:09:55	Desc Main	
			Page 11 of 26		
In re			Case No.		

In re	,	Case No.	
Debtor	·		(If known)

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)				

## B6B (Official PSE) (82/97) -- DOC 1 Filed 10/14/09 Entered 10/14/09 12:09:55 Desc Main Document Page 12 of 26

In re	 Case No.
Debtor	 (If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses.  Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and non-negotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

In re	Document .	Page 13 of 26  Case No.	
Debtor	,		(If known)

## SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
		continuation sheets attached To	al➤	\$

Document Page 14 of 26	Debtor				(If known)	
	In re		,	Case No		
B6C (Official 환경에 사용하다 보다 Doc 1 Filed 10/14/09 Entered 10/14/09 12:09:55 Desc Main	B6C (Official Form 6C) (12/07)	DOC 1			Desc Main	

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
□ 11 U.S.C. § 522(b)(2)	
□ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION

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B6D (Official Form 6D) (12/07)

In re		,	Case No.	
	Debtor	,		(If known)

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box	if deb	tor has no ci	reditors holding secured cl	aims to	o repoi	rt on th	nis Schedule D.	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
ACCOUNT NO.			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)				\$	\$
			Total ► (Use only on last page)				\$	\$
			(ese only on last page)				(Report also on Summary of	(If applicable, report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

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B6E (Official Form 6E) (12/07)

In re _		•	Case No.
_	Debtor	<del></del>	(if known)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the

appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

**☐** Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re, Case No Debtor (if known)
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and Certain Other Debts Owed to Governmental Units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to Maintain the Capital of an Insured Depository Institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C § 507 (a)(9).
☐ Claims for Death or Personal Injury While Debtor Was Intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, drug, or another substance. 11 U.S.C. § 507(a)(10).
* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

\_\_\_\_ continuation sheets attached

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B6F (Official Form 6F) (12/07)

n re	Michael & Donna Greenwald	,	Case No.	
	Debtor			(if known)

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY CREDITOR'S NAME, DATE CLAIM WAS AMOUNT OF JNLIQUIDATED CONTINGENT CODEBTOR MAILING ADDRESS INCURRED AND CLAIM DISPUTED INCLUDING ZIP CODE. CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. 0260098637 Credit account Kohl's 1358.38 PO Box 3084 Milwaukee, WI 53201 ACCOUNT NO. 426685997066082 Credit Account Chase 51,290.13 PO Box 15153 Wilmington, DE 19886 ACCOUNT NO. 00200101072403 Credit Account American General Finance 4004.55 PO Box 790370 St. Louis, MO 63179 ACCOUNT NO. 0500035498333 Utility Bill Peoples Gas 1289.69 Chicago, IL 60687-0001 Subtotal> \$ 57,942.75 continuation sheets attached \$ Total≯ (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)



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In re	Michael & Donna Greenwald,	Case No.	
	Debtor	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 263509555			Credit Account				
AT&T Mobility C/O NCP Financial Systems PO Box 15740 Wilmington, DE 19850							53.18
ACCOUNT NO. 9775446037			Utility Bill				
ComEd Bill Payment Center Chicago, IL 60668							1038.36
ACCOUNT NO. 5424180522400347			Credit Account				
Citi Cards Box 688902 Des Moines, IA 50368							66.50
ACCOUNT NO.5413361100112636			Credit Account				
HSBC Card Services Box 17051 Baltimore, MD 21297							5301.09
ACCOUNT NO.4147290031728085			Credit Account				
Citi Cards Box 688901 Des Moines, IA 50368							10677.37
Sheet noof continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims					Sub	total➤	\$ 17136.50
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabi	licable or	d Sched	tistical	\$



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In re	Michael & Donna Greenwald	Case No.	
	Debtor	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOI CLAIM. IF CLAIM IS SUBJECT ' SETOFF, SO STATE.	OR TO	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5416571727898352			Credit Account					
Washington Mutual Box 660487 Dallas, TX 75266								4251.65
ACCOUNT NO.			Medical Bills					
Loyola Univ. Med. Center Box 95994 Chicago, IL 60694								355.11
ACCOUNT NO.			Loan	$\neg$				
Bernardo F. Lagmay, Jr. C/O First Financial 1701 1st Ave., Suite 900-903 Maywood, IL 60153								10000.00
ACCOUNT NO.			Utility bill					
City of Chicago Water Dept. C/O Heller & Frisone 33 N. LaSalle #1200 Chicago, IL 60602								1051.25
ACCOUNT NO.			Credit Account					
HSBC C/O Blatt, Hasenmiller 125 S. Wacker Drive #400 Chicago, IL 60606								5918.97
Sheet noof continuation sheets attact to Schedule of Creditors Holding Unsecure Nonpriority Claims						Sub	total➤	\$ 21,576.98
		(Report	(Use only on last page also on Summary of Schedules and, Summary of Certain	l, if applic	cable or	d Sched the Sta	tistical	\$

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In re	Michael & Donna Greenwald ,	Case No.	
	Debtor	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 358215323  Citibank C/O Weltman & Weinberg 323 W. Lakeside Ave. #200 Cleveland, OH 44113			Credit Account				11536.94
ACCOUNT NO. 26074149  HSBC Auto Finance Box 17548 Baltimore, MD 21297			Auto Loan				11,917.88
ACCOUNT NO. 128501000013  Loyola University Health Sys. 2160 S. First Ave. Maywood, IL 60153			Medical Bill				4901.15
ACCOUNT NO. 6494680  Good Sam. Hospital Box 93548 Chicago, IL 60673			Medical Bill				100.00
ACCOUNT NO.1418061/348297/39976 Loyola Univ. Med. Center 2160 S. First Ave Maywood, IL 60153			Medical Bills				636.94
Sheet noof continuation sheets attact to Schedule of Creditors Holding Unsecured Nonpriority Claims					Sub	total➤	\$ 29,092.91
		(Report	(Use only on last page of the also on Summary of Schedules and, if app Summary of Certain Liabil	licable or	d Sched	tistical	\$

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In re	Michael & Donna Greenwald ,	Case No.	
	Debtor	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT O CLAIM
ACCOUNT NO. 12114855			Medical Bills				
Good Samaritan Hospital 30x 93548 Chicago, IL 60673							2582.76
ACCOUNT NO. 407747			Medical Bill				
M&M Orthopaedics 4300 Commerce Ct. #200 Lisle, IL 60532							1100.00
ACCOUNT NO. 89317151332			Credit Account				
Scotts Lawservice Box 742585 Cincinnati, OH 45274		_					67.30
ACCOUNT NO.							
ACCOUNT NO.							
Sheet noof continuation sheets atta to Schedule of Creditors Holding Unsecure Nonpriority Claims	iched ed				Sub	total≯	\$ 3750.06
		(Report	(Use only on last page of the also on Summary of Schedules and, if appl Summary of Certain Liabil	icable o	ed Sched	tistical	s 139499.20

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In re \_

**Debtor** 

SCHEDIII E C	FYECUTORY	CONTRACTS	AND LINEYPIRE	DIFACEC

Case No.\_

(if known)

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE ANI NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT			

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In re	,	Case No.	
Debtor			(if known)
	SCHEDULE H	- CODEBTORS	
Provide the information requested concern debtor in the schedules of creditors. Include al commonwealth, or territory (including Alaska, Wisconsin) within the eight-year period immedformer spouse who resides or resided with the nondebtor spouse during the eight years immediately initials and the name and address of the child's name. See, 11 U.S.C. §112 and Fed. R.	Il guarantors and co-signers. Arizona, California, Idaho, diately preceding the commodebtor in the community prediately preceding the commodiately preceding the commodiately parent or guardian, s	Louisiana, Nevada, New Mexico, Puerto R encement of the case, identify the name of the operty state, commonwealth, or territory. In encement of this case. If a minor child is a decement of this case.	unity property state, ico, Texas, Washington, or ne debtor's spouse and of any clude all names used by the codebtor or a creditor, state the
Check this box if debtor has no codebtors			
NAME AND ADDRESS OF O	CODEBTOR	NAME AND ADDRESS OF	CREDITOR

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B6I (Official Form 6I) (12/07)

In re	Michael & Donna Greenwald	Case No.	
	Debtor		(if known)

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on From 22A, 22B, or 22C.

Debtor's Marital	DEPENDE	NTS OF DEBTOR AN	ND SPOUSE	
Status: M	RELATIONSHIP(S): 2 minor children		AGE(S): 12,9	
Employment:	DEBTOR		SPOUSE	
Occupation	Messenger		Personal Assistant / Travel Agent	
Name of Employer	AAA Transcorp/mpsi		State of Illinois / Hinsdale Travel	
How long employed	over 1 year		over 1 year	
Address of Employ	er AAA - 16030 S. Lincoln Hwy, Plainfield, IL MPSI - 4343 S. 118th East Ave., Tulsa, OK	State of Illinois - 325 Hinsdale Travel - 201	W. Adams, Springfield, IL E. Ogden #100, Hinsdale, IL	
case f	ges, salary, and commissions uid monthly)	DEBTOR \$3480.00 \$	\$1300.00 \$	
SUBTOTAL		\$3480.00	\$ <u>1300.00</u>	
a. Payroll taxes ar b. Insurance c. Union dues d. Other (Specify)		\$	\$ \$ \$	-
SUBTOTAL OF F	AYROLL DEDUCTIONS	\$	<u>\$170.00</u>	
TOTAL NET MO	NTHLY TAKE HOME PAY	\$ <u>3480.00</u>	<u>\$1130.00</u>	
(Attach detailed Income from real particles and divide O. Alimony, mainte the debtor's us	property ends nance or support payments payable to the debtor for se or that of dependents listed above r government assistance ment income	\$	\$\frac{150.00}{\$} \\ \\$	
(Specify):		\$	\$	1
4. SUBTOTAL OF	LINES 7 THROUGH 13	\$ <u>3480.00</u>	<u>\$1280.00</u>	1
5. AVERAGE MO	NTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>3480.00</u>	<u>\$1280.00</u>	
6. COMBINED AV	ZERAGE MONTHLY INCOME: (Combine column		mary of Schedules and, if applicable,	

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

3 Po

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B6J (Official Form 6J) (12/07)

In re	Michael & Donna Greenwald	Case No.	
	Debtor	(if known)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the weekly, quarterly, semi-annually, or annual allowed on Form22A or 22C.	ne average or pro ly to show month	ojected mon aly rate. The	thly expense e average mo	of the debtor and the other states of the	the debtor's famulated on this fo	ily at time case file orm may differ from	ed. Prorate any payments ments to the deductions from incor	nade bi- ne
Check this box if a joint petition is	filed and debtor	's spouse m	naintains a se	parate household. (	Complete a separ	rate schedule of ex	penditures labeled "Spouse	,"
1. Rent or home mortgage payment (include	lot rented for m	obile home	)				\$ 1619.00	0
a. Are real estate taxes included?								
b. Is property insurance included?	Yes	No	✓					
2. Utilities: a. Electricity and heating fuel							\$ <u>150.00</u>	
b. Water and sewer							\$ <u>45.00</u>	
c. Telephone							\$ <u>55.00</u>	
d. Other Internet/Cable							s <u>80.00</u>	
3. Home maintenance (repairs and upkeep)							s <u>75.00</u>	
4. Food							s <u>600.00</u>	)
5. Clothing							\$ <u>50.00</u>	
6. Laundry and dry cleaning							s <u>10.00</u>	
7. Medical and dental expenses							\$ <u>20.00</u>	
8. Transportation (not including car paymer	nts)					. ,	\$800.00	
9. Recreation, clubs and entertainment, new	spapers, magazi	nes, etc.					\$ <u>10.00</u>	
10.Charitable contributions			*				\$ <u>10.00</u>	
11.Insurance (not deducted from wages or i	ncluded in home	mortgage p	payments)					
a. Homeowner's or renter's							\$ <u>70.00</u>	
b. Life			***				\$ <u>55.00</u>	
c. Health							\$ <u>618.00</u>	
d. Auto							\$ <u>110.00</u>	)
e. Other							\$	
12. Taxes (not deducted from wages or incl (Specify)	uded in home m	ortgage pay	ments)				\$ <u>500.00</u>	
13. Installment payments: (In chapter 11, 12	2, and 13 cases, o	do not list p	ayments to b	included in the pla	an)			
a. Auto							\$	
b. Other					,.		\$	
c. Other							\$	
14. Alimony, maintenance, and support paid	d to others						\$	
15. Payments for support of additional depe	endents not living	g at your ho	me				\$	
16. Regular expenses from operation of bus	iness, profession	n, or farm (a	attach detaile	statement)			\$	
17. Other							\$	
18. AVERAGE MONTHLY EXPENSES ( if applicable, on the Statistical Summary	Total lines 1-17. y of Certain Liab	Report also ilities and I	o on Summar Related Data	of Schedules and,			\$ <u>4867.00</u>	
19. Describe any increase or decrease in exp	penditures reaso	nably antici	pated to occi	r within the year fo	llowing the filin	g of this documen	t:	
20. STATEMENT OF MONTHLY NET IN	NCOME						1860.0	0
a. Average monthly income from Line	15 of Schedule I						\$ <u>4760.0</u>	
b. Average monthly expenses from Lin	e 18 above						\$ <u>4867.0</u>	
c. Monthly net income (a. minus b.)							s <u>-107.0</u>	U

